



Coping with Wildfires

Wildfires occur in almost all states and typically ignite during dry, hot weather and especially during droughts. Most often, they are started accidentally and spread quickly, jumping from brush to trees and even homes. Since wildfires are difficult to contain, damage to property, wildlife and natural resources can be devastating. Here we offer tips and strategies on how to prevent, prepare for and cope with a wildfire.

Note—this information is intended as a guideline only. Always follow any specific instructions provided by local authorities.

Protecting your family and home from a wildfire

As a safety precaution, learn about your community's risk for wildfires by contacting your local emergency management office, planning and zoning department or forestry office. They can usually provide valuable information on how to safeguard your home and how to react when a wildfire is a threat.

In addition, the following safety tips may help:

- Install smoke detectors on each level of your home. Test them monthly and change batteries at least once a year.
- Make sure all family members know where the fire extinguisher is located and how to use it.
- Clean roofs and gutters regularly. Inspect chimneys at least twice a year and have them cleaned annually. Chimneys and stovepipes should also be equipped with spark arresters.
- Clear flammable shrubs, leaves, dead limbs and twigs within a 30 to 100 foot zone around your home and beneath porches and decks. Stack firewood at least 100 feet away and uphill from your home.
- Store flammable materials such as gasoline, oil, kerosene, turpentine, etc., in approved safety containers and away from the base of your home.
- Maintain a garden hose that can reach all areas of your home and identify another outside water source such as a hydrant, swimming pool, pond, etc., which can be utilized in case of fire.
- Consider investing in protective shutters or fire-resistant drapes.
- Develop an evacuation plan with your family.
- Assemble a disaster supplies kit that contains: a first aid kit, an emergency cash fund, canned food and can opener, at least three gallons of water per person, a change of clothing and footwear, bedding and/or sleeping bags, a battery-powered radio and flashlights (including extra batteries) and any essential items for children, pets or elderly and/or disabled family members (medications, diapers, warm clothing, etc.).
- Talk to your insurance agent to make sure that all of your insurance policies are up to date and contain adequate coverage.



- Keep insurance policies, photographs of your home and valuables (for insurance purposes, should they be damaged or destroyed), legal documents and other valuables in a safe deposit box or fireproof and waterproof container.

When a wildfire threatens your community

If wildfires are threatening your community, listen regularly to your local radio or television stations for updated reports and evacuation information. In addition, take the following steps:

- Create an emergency plan with your family and make sure you all understand it. Make plans for evacuation and care of pets as well.
- Back your car into the garage or park it facing the route of escape. Close the garage and car doors and windows against smoke and disconnect automatic garage door openers (in case of power failure) so you can make a fast getaway. Also, know where your keys are so you can leave in a hurry.
- Smoke and ash from the fires can cause poor air quality. Stay inside and use an air conditioner, preferably with an air filter, if you have health problems, especially asthma, emphysema, other lung problems or heart conditions. People who are not at risk for health problems should still be cautious and avoid exercising if the air is hazy and/or causes coughing or irritation.
- If possible, arrange to stay with a friend or relative in a safe area if you are instructed to evacuate.

If you are instructed to evacuate:

- Do so immediately. Go to designated community shelter areas and, if possible, notify a relative or friend in another part of the country of your plans and your whereabouts. Listen to instructions carefully and allow yourself as much time as possible.
- Wear protective clothing (i.e., sturdy shoes, cotton or wool pants and long-sleeved shirt, gloves and a handkerchief to cover your face) to prevent burns.
- Keep cell phones and/or two-way radios handy to communicate in case of emergency.
- Choose an escape route as far as possible from the fire.

If you have time before you evacuate:

- Close windows, doors, vents, Venetian blinds or non-combustible window coverings and heavy drapes. Remove flammable or lightweight curtains.
- Turn off gas at the meter and pilot lights. (Note—You will need to have a professional turn the gas back on.)
- Open the fireplace damper and close fireplace screens.
- Turn on lights in each room to make your house more visible through heavy smoke.
- Seal attic and ground vents with plywood or commercially available seals.
- Connect the garden hose to outside taps. Wet the roof and/or place lawn sprinklers on the roof and near fuel tanks. Wet or remove shrubs within 15 feet of your home.
- Move flammable patio furniture indoors.



Dealing with a damaged or destroyed home

When assessing the damage to your home, use extreme caution. Watch for hidden dangers: areas that are still hot, falling structures, sharp metal and other potential hazards. If you have insurance, make a detailed list of the damages and contact your insurance representative as soon as possible. If you aren't able to call from your home, tell your agent where you can be reached—and try to be patient. Where there is extensive and widespread damage, insurance representatives usually handle claims on an as-needed basis, beginning with the most serious situations. Property insurance typically protects against financial loss due to damages incurred to real estate and/or personal property, but policies vary and many have exclusions. Read your policy carefully and contact your agent with specific questions about coverage or the claims process.

In addition, the following tips may help:

- Consider hiring a reliable contractor to make repairs—but beware of frauds that prey on disaster victims. Your best bet is to get a reference from friends, neighbors or co-workers who have had home improvement done. Get written estimates from several firms. Ask for explanations for price variations. Don't automatically choose the lowest bidder. Be sure to get a signed contract from any contractor with whom you agree to work.
- Take pictures of the damage—both to the house and your possessions—for insurance purposes.
- Make temporary repairs to prevent further damage from rain, wind or looting.
- Keep all repair receipts for your insurance agent.
- If you have to rebuild your home, check local building codes and ordinances to find out about fire-resistant designs and noncombustible materials that may help reduce the damaging effects of wildfires in the future. For example, use fire-resistant shingles or replace vinyl siding with other materials, such as stucco, that are less likely to melt.

Resources Are Available

Additional information, self-help tools and resources are available online at www.MagellanHealth.com/member. Or, call us for more information, help and support. Counselors are available 24 hours a day, seven days a week to provide confidential assistance at no cost to you.

This document is for your information only. It is not meant to give medical advice. It should not be used to replace a visit with a provider. Magellan Health does not endorse other resources that may be mentioned here.